II. Amendments to the Claims

This listing of claims replaces without prejudice all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) An information management system, comprising:
a computer server,
wherein the computer server includes an interface module; and
a plurality of card processors in communication with the computer server via the interface module,
wherein the computer server is configured to interface with each of the plurality of card processors via the interface module, and
wherein the computer server is configured to choose one of the plurality of card processors in accordance with a unique identifier associated with a card product to process information associated with the card product, said computer server being configured to choose among the plurality of card processors (i) in accordance with a unique identifier associated with a reloadable card product and (ii) in accordance with a unique identifier associated with a non-reloadable card product.

2. (Original) The information management system of claim 1, wherein the interface module is configured to transform messages for communication to a respective card processor into a format utilized by the respective card processor.

3. (Original) The information management system of claim 1, comprising:
a database in communication with the computer server,
wherein the database module is configured to store information associated with card products.

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4. (Original) The information management system of claim 3, comprising:

a management module in communication with the database,

wherein the management module is configured to manage the information management system.

5. (Original) The information management system of claim 1, wherein each card product comprises a card number,

wherein the card number comprises a first portion of digits and a second portion of digits,

wherein the first portion of digits comprises a bank identification number (BIN),

wherein the card processors are configured to associate BINs to the card products, and

wherein the computer server is configured to allocate card numbers to substantially all of the second portion of digits for each BIN.

6. (Currently Amended) A card product management system, comprising:

an agent portal module; and

a plurality of card processors in communication with the agent portal module,

wherein the agent portal module is configured to interface with each of the plurality of card processors, and

wherein the agent portal module is configured to choose one of the plurality of card processors in accordance with a unique identifier associated with a card product to process information associated with the card product, said agent portal module being configured to choose among the plurality of card processors (i) in accordance with a unique identifier associated with a reloadable card product and (ii) in accordance with a unique identifier associated with a non-reloadable card product.

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7. (Original) The card product management system of claim 6, wherein the agent portal module comprises:

a client application server module.

8. (Original) The card product management system of claim 7, wherein the client application server module is configured to transform messages for communication to a respective card processor into a format utilized by the respective card processor.

9. (Original) The card product management system of claim 8, wherein messages to the card processors include a query comprising a computer network address of a file, and

wherein an encryption of the computer network address is appended to an end of the query.

10. (Original) The card product management system of claim 9, wherein the client application server module is configured to detect tampering with the computer network address by comparing the computer network address and a decryption of the encrypted computer network address.

11. (Original) The card product management system of claim 9, wherein the client application server module is configured to detect tampering with the computer network address by comparing the encrypted computer network address and a re-encryption of the computer network address.

12. (Original) The card product management system of claim 11, wherein the encryption of the computer network address comprises a cryptographic hash function.

13. (Original) The card product management system of claim 7, wherein the client application server module is configured to receive information associated with card products from each of the card processors, and

wherein the information from each of the card processors is normalized to transform the information into a uniform format utilized by the agent portal module.

14. (Original) The card product management system of claim 13, wherein the information from each card processor comprises a plurality of reports.

15. (Original) The card product management system of claim 14, wherein the plurality of reports comprises at least one of a general report, a posted report and an authorization report.

16. (Original) The card product management system of claim 13, wherein the transformed information is validated to ensure accuracy of the information.

17. (Original) The card product management system of claim 7, wherein the client application server module is configured to generate reports for information associated with card products.

18. (Original) The card product management system of claim 17, wherein each report is populated with information in accordance with an identification of a user.

19. (Original) The card product management system of claim 7, comprising:
a database module in communication with the client application server module,
wherein the database module is configured to store information associated with card products.

20. (Original) The card product management system of claim 19, comprising:

a management application server module in communication with the database module,

wherein the management application server module is configured to manage the card product management system.

21. (Original) The card product management system of claim 19, wherein the agent portal module is configured to allow access by users to manage information associated with the card products.

22. (Original) The card product management system of claim 19, wherein the agent portal module comprises:

a graphical user interface module,

wherein the graphical user interface module is configured to display a graphical user interface through which users interact with the card product management system.

23. (Original) The card product management system of claim 22, wherein a user is granted access to the card product management system through the graphical user interface using a password and an associated computer network address of the user.

24. (Original) The card product management system of claim 22, wherein products are presented to a user through the graphical user interface in accordance with at least one of a user identification and an association with a financial institution.

25. (Original) The card product management system of claim 22, wherein a theme of the graphical user interface is associated with each card processor, and

wherein each card processor is presented with the theme associated with the card processor when interacting with the card product management system through the graphical user interface.

26. (Original) The card product management system of claim 6, wherein the card processors are configured to associate corresponding bank identification numbers (BINs) to the card products, and

wherein the agent portal module is configured to allocate card numbers corresponding to each BIN for the card products.

27. (Original) The card product management system of claim 6, wherein the agent portal module is configured to display a summary of card numbers for each BIN through a graphical user interface.

28. (Original) The card product management system of claim 6, wherein the unique identifier comprises a bank identification number (BIN).

29. (Original) The card product management system of claim 6, wherein each card product comprises a card product number,

wherein the card product number comprises a first portion of digits and a second portion of digits,

wherein the first portion of digits comprises a bank identification number (BIN),

wherein the card processors are configured to associate BINs to the card products, and

wherein the agent portal module is configured to allocate card numbers to substantially all of the second portion of digits for each BIN.

30. (Original) The card product management system of claim 6, wherein the card product comprises a gift card.

31. (Original) The card product management system of claim 6, wherein the card product comprises at least one of a debit card, a health savings account (HSA) card, a flexible spending account (FSA) card, and a reloadable payroll card.

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32. (Currently Amended) A method of managing card product information, comprising the steps of:

      a.)   interfacing with each of a plurality of card processors; and

      b.)   selecting one of the plurality of card processors in accordance with a unique identifier associated with a card product to process information associated with the card product, said selecting step selecting among the plurality of card processors (i) in accordance with a unique identifier associated with a reloadable card product and (ii) in accordance with a unique identifier associated with a non-reloadable card product.

33. (Original) The method of claim 32, wherein the card processors are configured to associate corresponding bank identification numbers (BINs) to the card products, and

      wherein the method comprises the step of:

           c.)   allocating card numbers corresponding to each BIN for the card products.

34. (Original) The method of claim 32, wherein each card product comprises a card product number,

      wherein the card product number comprises a first portion of digits and a second portion of digits,

      wherein the first portion of digits comprises a bank identification number (BIN),

      wherein the card processors are configured to associate BINs to the card products, and

      wherein the method comprises the step of:

           c.)   allocating card numbers to substantially all of the second portion of digits for each BIN.